

GMAC Mortgage

REDACTED

September 23, 2008

Account #

Hilton Head Island, SC

DON'T GAMBLE WITH YOUR FUTURE **LOCK IN A FIXED RATE NOW !!!**

Dear

Would you risk your retirement account, pension, children's college fund or your entire life-savings on a toss of the dice? Then why risk your most important asset, your home, on the whims of the market?

Here are just a few examples why you shouldn't....

- DURING THE LIFE OF THE LOAN, MOST ARM LOANS HAVE THE POTENTIAL TO INCREASE TO A RATE IN EXCESS OF 10%.
- AS YOUR ARM ADJUSTS, YOU COULD END UP WITH A HIGHER RATE THAN TODAY'S COMPARABLE FIXED-RATE MORTGAGES.
- THIS HIGHER RATE CAN COST YOU HUNDREDS OR EVEN THOUSANDS IN ADDITIONAL INTEREST OVER THE LIFE OF YOUR LOAN.

Everything cost more these days -- heating/cooling your home, sending the kids off to college and especially putting gas in the car. In today's economic environment, every penny counts, so don't gamble with your adjustable rate mortgage.

I have personally helped thousands of our existing customers get out of their adjustable rate mortgages and I am here to help you do the same. To take advantage of rates as low as 5.50% and temporarily increased conforming loan limits of up to \$729,000 contact me today at our toll free number of (888)-508-2008 to discuss your options.

Sincerely,

Tim Beaudoin

Tim Beaudoin

Refinance Specialist

Tim Beaudoin • Refinance Specialist • 3 Executive Park Drive • Bedford, NH 03110

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